

**PATENT APPLICATION**

**RESPONSE UNDER 37 CFR §1.116  
EXPEDITED PROCEDURE  
TECHNOLOGY CENTER ART UNIT 3627**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan Arthur HURWITZ et al.

Group Art Unit: 3627

Application No.: 10/524,110

Examiner: L. CHAMPAGNE

Filed: December 5, 2005

Docket No.: 115572.01

For: PAYMENT MEDIA MANAGEMENT

**REQUEST FOR RECONSIDERATION AFTER FINAL REJECTION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Claims 1-10, 12-19 and 21 are pending in this application. In reply to the December 28, 2009 Office Action, Applicants respectfully request reconsideration of the pending claims at least in light of the following remarks.

Claims 1-10, 12-19 and 21 are rejected under 35 U.S.C. §103(a) over Nichtberger et al., U.S. Patent No. RE 34,915, in view of Lee et al., U.S. Patent No. 6,837,428.

Applicants respectfully traverse the rejection.

Claim 1 recites that at least two different types of the proposed payment media management solutions are simultaneously provided for a plurality of users in a retail store. The Office Action admits that Nichtberger fails to disclose these features but alleges that Lee overcomes the deficiencies of Nichtberger. Applicants respectfully disagree.

As argued in the September 28, 2009 Amendment, the above-referenced features of claim 1 allow a single user (one of the plurality) to be provided with at least two different types of proposed payment media management solutions. Modifying Nichtberger by the disclosure of Lee, as alleged, fails to disclose the above-referenced features of claim 1 because Nichtberger's coupon redemption and Lee's payment media acceptance and change dispensing are all serial (i.e., not simultaneous) actions. That is, if the two references were combined, the result would be a system that first accepts a coupon, next accepts payment media, and then provides change. None of the actions occur simultaneously. Thus, the combination of Nichtberger and Lee fails to disclose, or to have rendered obvious, at least two different types of the proposed payment media management solution being simultaneously provided for a plurality of users in a retail store.

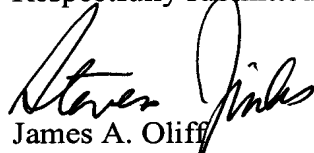
Claims 14 and 21 also recite that at least two different types of the proposed payment media management solutions are simultaneously provided for a plurality of operators in a retail store and thus are patentable for the same reasons as discussed above with respect to claim 1.

Claims 2-10, 12, 13 and 15-19 are patentable by reason of their dependency from one of independent claims 1 and 14, as well as for the additional features they recite. Applicants respectfully request withdrawal of the rejection.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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JAO:SDJ/crh

Date: March 26, 2010

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